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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Jeff S. Eder

AR-21

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04/28/2009

ASSET TRUST, INC.
2020 MALTBY ROAD
SUITE 7362
BOTHELL, WA 98021

EXAMINER

POINVIL, FRANTZY

ART UNIT

PAPER NUMBER

3696

MAIL DATE

DELIVERY MODE

04/28/2009

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

DETAILED ACTION

1. Claims 79-118 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

2. As per claim 79, line 12, “the” before “raw” should be deleted. On line 15, “the” should also be deleted. These changes should be made because of lack of antecedent basis deficiencies. On line 21, “sets” should read “set” in referring to the previously mentioned “set” on line 18. on line 24, “said” should be inserted before “data” in order to avoid the presumption that a new type of data is being introduced. On line 17, 29 and 31 the phrase "aspects of financial performance(s)" is broad as the metes and bounds of "aspects of financial performance(s)" cannot be determined. On line 26, “comprise” should read - -comprises- - for grammatical purposes.

As per claims 82, 95 and 108, it remains unclear as what the letters “W”, “K”, “R” and “Y” signify in the claims.

As per claims 85, 98 and 111, the term "the others" renders the claims vague and indefinite.

As per claim 92, line 2, “executable” should be changed to --when executed-- in order to positively recite that the claimed functions are actually executed. On line 9, “element” should be changed to - -elements- - so as to be consistent with the previously recited "elements" found on line 4. On line 13, “the” before “raw” should be deleted to avoid lack of antecedent deficiencies.

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Similarly on line 16, "the" before "series" should be deleted to avoid lack of antecedent deficiencies. On line 26, it is unclear as to which data is being referred to .

As per claim 105, line 5, - -said- - should be inserted before "data" so as to refer to the previously recited "data" found on lines 1 and 3. On line 6, the phrase "preparing data" renders the claim vague and indefinite.

Claims not directly addressed are rejected based on their dependencies.

3. Claims 79-118 are allowable over the art of record.
4. This application is in condition for allowance except for the presence of claims 156-164 having a withdrawn status.
5. As allowable subject matter has been indicated, applicant's reply must either comply with all formal requirements or specifically traverse each requirement not complied with. See 37 CFR 1.111(b) and MPEP § 707.07(a).
6. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not

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mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Conclusion

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (571) 272-6797. The examiner can normally be reached on Monday-Thursday from 7:00AM to 5:30PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571) 272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

**/Frantzy Poinvil/
Primary Examiner
Art Unit 3696**

FP
April 16, 2009